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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/971,726 | 10/04/2001 | Mark Thompson | 020375-003600US | 3054 |
| 20350 | 7590 | 08/20/2007 | EXAMINER | |
| TOWNSEND AND TOWNSEND AND CREW, LLP | | | ALI, MOHAMED HATEM | |
| TWO EMBARCADERO CENTER | | | ART UNIT | PAPER NUMBER |
| EIGHTH FLOOR | | | 3693 | |
| SAN FRANCISCO, CA 94111-3834 | | | MAIL DATE | DELIVERY MODE |
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | |
|------------------------------|-----------------|----------------|
| Office Action Summary | Application No. | Applicant(s) |
| | 09/971,726 | THOMPSON, MARK |
| | Examiner | Art Unit |
| | Mohamed H. Ali | 3693 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 0717/2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-16 and 30-38 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-16 and 30-38 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. _____.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application

6) Other: _____.

DETAILED ACTION

Acknowledgement

1. This office action in response to Applicant's communication filed on July 17, 2007 with remarks. Claims 17-29 were withdrawn and accordingly were cancelled. As such, claims 1-16 and 30-38 are pending in the application.

Response to Arguments

Applicant's arguments, see Remarks pages 6-7, filed on 7/17/2007, with respect to the rejection(s) of claim(s) 1-16 and 30-38 under 35 USC § 102 have been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Buchanan et al (US 7,216,106 B1) as explained below.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States

only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. **Claims 1-16 and 30-38** are rejected under 35 U.S.C. 102(e) as being anticipated by *Buchanan et al* (US 7,216,106 B1).

As per claim 1, *Buchanan* discloses a financial instrument, method comprising: receiving an electronic package defining an image of the financial instrument (see col.2, lines 10-20; via electronic images of checks and items) at a first institution (See col.1, 30-36; via bank of first deposit) from a presenter (see para col.7, lines 11-13; via bank of first deposit 101 receives a check from the bearer [presenter]), the image having been generated as part of a transaction at a point of sale (see col.1, lines 47- 51 and 22-26; col.3, lines 45-55; via deposit at a facility such as home or office[not bank] or computer-based software used at locations remote from financial institution offices for capturing deposit or remote location of businesses inherently retailing POS); and

crediting the presenter for funds in accordance with the financial instrument (see col.3, lines 53-56; via checks credited to the depositing individual's or organization's bank account).

As per claim 2, *Buchanan* discloses that the electronic package comprises the image (see col.2, lines 10-21; via collection of funds by processing electronic images of items inherently electronic package of images for clearing checks).

As per claim 3, *Buchanan* discloses the image is stored at a location within a depository and the electronic package comprises a reference to the location (see col.2, lines 34-55; via storing and item numbering information on the remote site processor).

As per claims 4 and 5, *Buchanan* discloses that the first institution comprises a financial institution or a bank (see col.7, Fig.1; via a bank of first deposit 101).

As per claims 6, 7 and 8, *Buchanan* discloses transmitting the electronic package to a second institution wherein the second institution comprises a clearing institution and wherein the clearing institution comprises a reserve institution for recovery of the funds (see col.8, lines 26-31and Fig.2; via Maker bank [2nd institution] site with FRB 107).

As per claim 9, *Buchanan* discloses that the second institution comprises a drawee financial institution that is identified from the electronic package (see col.3, lines 4-22; via complete deposit data [electronic package] used by central site of collection center for deposit from other institutions [maker bank-2nd institution]).

As per claim 10, *Buchanan* discloses the first institution comprises a clearing institution (see Fig.2, maker bank site 199 with 107).

As per claim 11, *Buchanan* further discloses provisionally crediting an account of the presenter and releasing the credited funds after recovery of the funds (see col.3, lines 50-55; credited to the depositing individual's account inherently after recovery of funds to change provisional).

As per claim 12-13, *Buchanan* discloses the first institution comprises a drawee financial institution identified by the financial instrument and the presenter comprises a clearing institution (see col.7, lines11-32; via a bank of first deposit 101 deceives a check from the bearer [presenter] information includes maker bank account number and through FB check clearing processes).

As per claim 14, *Buchanan* discloses the image is encrypted, the method further comprises decrypting the image (see col.32-45; via check images stored and encryption to ensure privacy).

As per claims 15-16, *Buchanan* discloses that the financial instrument comprises a check and a credit-card sales slip (see col.1, lines 24-25 and col.2, lines, 44-45 via checks and deposit slips of any bank or credit cards).

As per claims 30 and 34, *Buchanan* discloses a computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system for a first institution (Fig.1, a bank of first deposit101), the computer system including a communications system, a processor, and a storage device, wherein the computer-readable program includes instructions for operating the computer system to process a financial instrument (see col.5 & 6 lines 50-67 and 1-65 respectively) in accordance with the following:

receiving an electronic package defining an image of the financial instrument from a presenter with the communication systems, the image having been generated as part of a transaction at a point of sale (see col.1, lines 47- 51 and 22-26; col.3, lines 45-55; via deposit at a facility such as home or office [not bank] or computer-based software used at locations remote from financial institution offices for capturing deposit or remote location of businesses inherently retailing POS); and

crediting an account of the presenter for funds in accordance with the financial instrument (see col.3, lines 50-55; credited to the depositing individual's account inherently after recovery of funds to change provisional).

As per claims 31 and 35, *Buchanan* discloses the computer-readable program further includes instructions for transmitting the image of the financial instrument to a second institution for recovery of the funds (see col.6, lines 1-2 and col.7, lines 10-32; via computer readable media and step 118 into a maker bank 108 for collection of funds).

Claims 32 and 36, are rejected as per the reasons set forth in claim 3

Claims 33 and 38, are rejected as per the reasons set forth in claim 15

As per claim 37, *Buchanan* discloses the financial instrument is adopted for connection with the Internet (see col.2, lines 32-3; via financial institution over telecommunication lines such as Internet etc.).

Conclusion

1. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Lawlor et al (US 7,076,458 B2) discloses Method and System for Remote Delivery of Retail Banking Services.

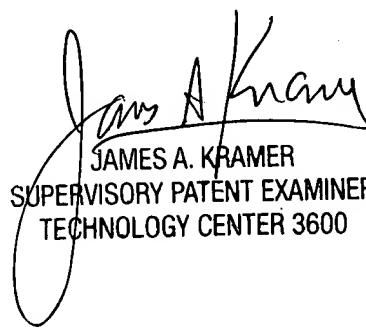
2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mohamed H. Ali whose telephone number is 571-270-3021. The examiner can normally be reached on 8.00 to 5.30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Mohamed H Ali
Examiner
Art Unit 3693

MA


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SUPERVISORY PATENT EXAMINER
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8-13-07